

One Term Plan. Multiple Benefits.



Non-Participating Non-Linked Life Individual
Pure Risk/Savings Insurance Product

Key features



Life Cover



100% Return of Premium
on maturity (optional)



Terminal
illness benefit



A Plan to Fit Your Needs

You constantly strive to provide your loved ones with a future full of happiness and comfort. However, life isn't always predictable. Sometimes, unexpected events can stand in the way of your dreams.

Presenting ICICI Pru iProtect Supreme, a plan designed exclusively for you to help provide financial security for your family, no matter what. It safeguards your family's future against life's uncertainties and also gives you two plan options as per your need.

A Plan to Fit Your Needs

Life Insurance Cover
for financial security
of your family



Choice of two plan options
- With Return of Premium
- Without Return of Premium



Flexible policy term
and premium
payment options



Life Stage Protection
feature to enhance
your Sum Assured
on key milestones
in the Life Assured's life
like marriage, childbirth or
disbursement of Home loan



15% lower premiums
for women customers



Special discounts
for salaried customers



Tax benefits may be
applicable on premiums
paid and benefits
received as per
the prevailing tax laws



Plan at a Glance - Eligibility Criteria to buy the product

Plan Option	Premium Payment Option	Premium Payment Term (in years)	Minimum Policy Term (in years)	Maximum Policy Term (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
With Return of Premium and Without Return of Premium	Limited Pay	5	20	85 years minus age at entry	18/55	38/85
		7				
		10				
		15				
		60 years minus age at entry				
	Regular Pay	Equal to Policy Term				

Under both plan options, the available policy term will be in multiple of 1 year between Maximum and Minimum policy term up to age of 85 years.

Minimum Sum Assured: ₹ 50,00,000

Maximum Sum Assured: The maximum sum assured will be as per Board approved underwriting policy

Minimum Premium: Corresponding to the minimum sum assured and applicable premium rates

Maximum Premium: Corresponding to the maximum sum assured and applicable premium rates

Premium Payment Frequency: Annual, Half-Yearly, Monthly

Goods and Services Tax are applicable on premiums as per the prevailing Tax Laws.
The tax laws are subject to amendments from time to time.

Premiums will vary depending on the plan option chosen by you.

Plan options in detail

Life is full of unexpected twists and turns. That's why it's crucial to plan ahead to protect your loved ones. With ICICI Pru iProtect Supreme, you can prepare for life's uncertainties by securing a life cover. If the person who is covered in the policy known as the Life Assured, passes away or becomes terminally ill, whichever is earlier, an amount known as the Death Benefit will be paid to the claimant.

This gives the family of the Life Assured the comfort of financial safety net to be able to meet future financial goals even if the Life Assured is not around.

Under both the plan options provided all due premiums have been paid, the Death Benefit payable to the claimant will be higher of

- 7 times Annualized Premium,
- 105% of the Total Premiums Paid up to the date of death or of diagnosis of terminal illness, whichever is earlier and
- Sum Assured opted by you

Where,

- Annualized premium shall be the premium amount payable in a year excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.
- Total Premiums Paid means the total of all the premium paid under the base product, excluding any extra premium, and taxes, if collected explicitly.

You have the option to choose any one of the two plan options listed below. Your premiums and benefits will be determined by the plan option you select. Once chosen, your plan option cannot be changed.

1

With Return of Premium

Under this option, in the event of earlier of death or terminal illness of the Life Assured during the policy term, Death Benefit will be paid out as described above as per death benefit payout option. Upon survival of Life Assured till the date of maturity, you will receive a maturity benefit equal to 100% of total premiums paid. In the event of death of the Life Assured or where the Life Assured is diagnosed with Terminal Illness on the Date of Maturity then only Maturity Benefit if applicable will be payable and no death benefit shall be payable.

Let us understand how this plan option works using illustrations,

Mr. Kumar, a 35-year-old male, wants to cover his loved ones with a savings/term plan with sum assured of ₹ 2 Crores for 40 years. Mr. Kumar is a salaried professional and his annual income is ₹ 25 Lakhs per annum. He chooses to pay premiums for 10 years. He maintains a good lifestyle and is a healthy, non-smoker life. Mr. Kumar wants to opt for Return of Premium plan option.

Scenario 1: How Death Benefit works

Mr. Kumar pays premium of ₹ 86,578 in the 1st year and ₹ 1,01,856 from 2nd year onwards for 9 years

Mr. Kumar passes away or suffers from terminal illness - Claimant receives ₹ 2 Cr as Death Benefit payout.



Year 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 38 39 40

Jan 15, 2024

Jan 14, 2064



← Life cover of ₹ 2 Cr throughout the policy term →

Total Premiums Paid: ₹ 10,03,282[^]

[^]Goods and Services tax and cesses (if any) will be charged extra, as per applicable rates.

Scenario 2: How Maturity Benefit works

Mr. Kumar pays premium of ₹ 86,578 in the 1st year and ₹ 1,01,856 from 2nd year onwards for 9 years

Mr. Kumar survives till the Date of Maturity and receives ₹ 10,03,282 as Maturity Benefit



Year 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 38 39 40

Jan 15, 2024

Jan 15, 2064



← Life cover of ₹ 2 Cr throughout the policy term →

Total Premiums Paid: ₹ 10,03,282[^]

[^]Goods and Services tax and cesses (if any) will be charged extra, as per applicable rates.

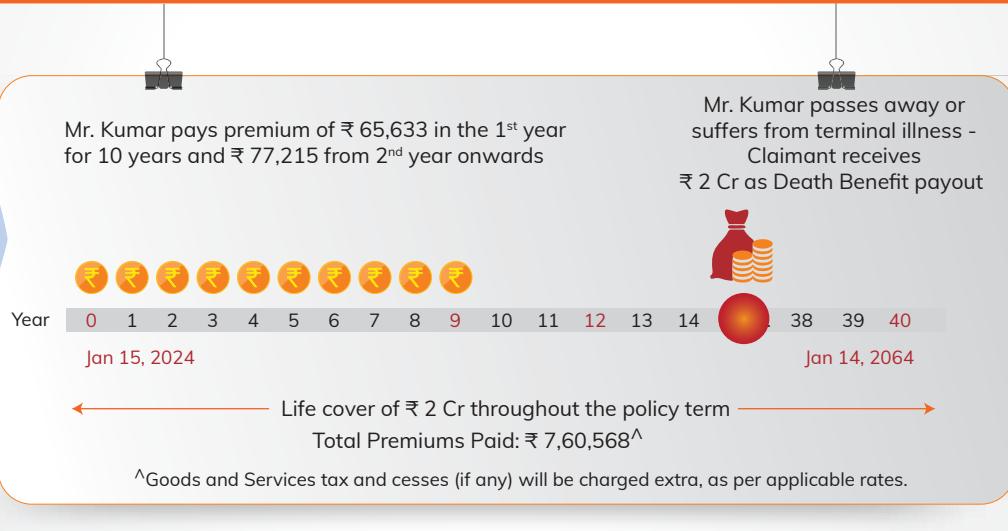


2 > Without Return of Premium

Under this option, in the event of earlier death or terminal illness of the Life Assured during the policy term, Death Benefit will be paid out as described above as per the death benefit payout option. Unlike the previous option, this option does not provide any Maturity Benefit. In the event of death of the Life Assured or where the Life Assured is diagnosed with Terminal Illness on the Date of Maturity both Death and Maturity Benefit will not be payable.

However, the premiums for this plan option are different from the previous one.

Let us say Mr. Kumar from the previous example, now opts for Without Return of Premium option.



On payment of maturity benefit (if any), the policy will terminate and all rights, benefits and interests under the policy will stand extinguished. The Death Benefit amount may be taxable as per the prevailing tax laws.

Death Benefit as Income option

You/the Claimant can choose to receive death benefit as lump sum or in the form of income over 5 years. You/the Claimant can also choose if some amount is required as lump sum and the remaining as income over 5 years.

How does this work?

Select the following:



Payment frequency: Choose to receive income either yearly, half-yearly, quarterly or monthly.



Proportion of death benefit: Choose whether full or part (<100%) of the Death Benefit is required as income. The balance amount, if any, will be paid in lump sum at the time of acceptance of the claim.

When to choose?

You can opt for this facility at the inception of the policy or your claimant can opt it at the time of registration of claim. No additional premium is payable for this option. At any time during the instalment payment phase, the claimant can choose to terminate the instalment payment in exchange for a lump-sum, in which case, the lump-sum payable shall be equal to the discounted value of all the future instalments due.

How is the income computed?

Please refer to clause 6 of terms and conditions for more information on instalment calculation.

What's more?

Life stage protection

Responsibilities change with time and your protection cover should match those responsibilities. ICICI Pru iProtect Supreme offers the flexibility to increase the level of protection for the Life Assured at key life stages of his/ her marriage, disbursement of home loan and/or child birth/ adoption of child, provided the Policy is In-Force.

The Sum Assured can be increased on any one or all of the below events during the Policy Term, subject to underwriting as per the Board -approved underwriting policy.

The maximum additional Sum Assured (applicable for Death Benefit) that can be availed under the named events (each event can be exercised only once) are tabulated as below:

Event	Additional Sum Assured (percentage of original Sum Assured)
Marriage	50%
Birth / Legal adoption of 1 st child	25%
Birth / Legal adoption of 2 nd child	25%
Disbursement of Home loan	100%

The increase in Sum Assured is applicable to base Sum Assured and not to any rider Sum Assured if opted for.

On exercising this option, You will have to pay an additional Premium for the additional Sum Assured for the outstanding Policy Term based on the Life Assured's then attained age, measured on last birthday basis. Hence the future premium payable by You on exercising this option will be the sum of original Premium and additional Premium(s) including applicable taxes.

No additional processing fee is chargeable for this option.

Upon opting for this feature, Premium will be recalculated based on the increased Sum Assured and outstanding policy term. This option can be exercised subject to:

- Minimum policy term (which is 20 years) available at the time of exercising this feature,
- Life Assured being less than 50 years of age at the time of the event.
- Total Sum assured after increase should not exceed the lower of the maximum permissible Sum Assured under this product, and that permitted as per the Board Approved Underwriting Policy.
- If any rider is attached to the Policy and the Rider Benefit has been paid during the Policy term, then this option cannot be exercised.
- The Company reserves its right to not increase the Sum Assured or offer a reduced Sum Assured as per the Board Approved Underwriting Policy.
- Such increase needs to be exercised by You within 6 months of the event and will be effective from the Policy Anniversary when the additional premium also becomes due to be paid for the first time.

Life Stage Protection feature will not be applicable if “With Return of Premium” plan option is chosen.

Salaried Discount:

A discount on first year's premium (excluding rider premiums, underwriting extra premiums and taxes) will be offered to salaried customers. This discount will be as follows:

Premium Payment Option	Discount
Limited Pay	15%
Regular Pay	12.5%

Surrender Benefit

At any stage after payment of one years' premium, the policy will acquire a surrender value. Once the policy has acquired a surrender value and if you are not able to continue with your policy, a surrender value will be payable.

Surrender Value will be calculated as follows:

For With Return of Premium option:

On policy surrender, we will pay Surrender Value equal to the higher of the following will be payable:

- Guaranteed Surrender Value (GSV)
- Special Surrender Value (SSV)

Guaranteed Surrender Value is defined as: GSV factor X Total Premiums Paid. GSV factors shall be as follows:

Policy Year of Surrender	GSV Factor
1	15%
2	30%
3	35%
4 to 7	50%
8 to (Policy Term less 2)	$50\% + 40\% \times (\text{Policy Year} - 7) / (\text{Policy Term} - 8)$
(Policy Term less 1) to Policy Term	90%

Special Surrender Value is defined as Maturity SSV factor X Paid-up Maturity Benefit + Unexpired Risk Premium Value X Risk Premium Factor.

Where, Unexpired Risk Premium Value shall be as follows:

- For Limited Pay: Unexpired Risk Premium Value= $25\% \times [\text{Number of months for which premiums are paid} / (\text{Premium Payment Term} \times 12)] \times [1 - (\text{Policy Month of surrender} - 1) / (\text{Policy Term} \times 12)] \times \text{Total Premiums Paid.}$
- For Regular Pay: Unexpired Risk Premium Value = 0

The SSV factors shall be reviewed annually based on the prevailing yield on 10 Year G-Sec and the underlying experience and may be revised upwards or downwards.

For Without Return of Premium option:

On policy surrender, the following Unexpired risk premium value will be payable:

- Limited Pay
 - If one full year's premium is not paid, Unexpired risk premium value = 0
 - If one full year's premium has been paid, then the Unexpired risk premium value = $25\% \times [\text{Number of months for which premiums are paid} / (\text{Premium Payment Term} \times 12)] \times [1 - (\text{Policy Month of surrender} - 1) / (\text{Policy Term} \times 12)] \times \text{Total Premiums Paid.}$
- Regular Pay
Unexpired risk premium value = 0

On payment of the Surrender Value, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

Non-Payment of Premiums: What happens if you stop paying your premiums?

It is recommended that you pay all premiums for the period selected to be able to enjoy the comfort of financial safety with life cover throughout the policy term. However, if you stop paying premiums before the policy has acquired a surrender value then, the policy shall lapse and the cover will cease.

If you stop paying premiums before the end of the premium payment term and the policy has acquired a surrender value then, the policy shall become a paid-up policy and paid-up benefits will continue as described below:

Please note: Paid-up Benefits will be applicable only to “With Return of Premium” option.

A. Paid-up Death Benefit

In the event of earlier death or terminal illness of the Life Assured during the policy term, the Paid-Up Death Benefit will be payable.

Paid-Up Death Benefit is higher of:

- 105% of the Total Premiums Paid up to the date of death or diagnosis of terminal illness or
- Sum Assured X {number of months for which premiums are paid / (12 X Premium Payment Term)}

On payment of Paid-up Death Benefit the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

In the event of death of the Life Assured or where the Life Assured is diagnosed with Terminal Illness on the Date of Maturity for a Paid-up policy:

- With Return of Premium option: only the Paid-Up Maturity Benefit (if applicable) is payable and the Paid - up Death Benefit shall not be payable.
- Without Return of Premium option: Both Paid-up Death and Paid-up Maturity Benefit shall not become payable.

B. Paid-up Maturity Benefit

On survival of the Life Assured till the end of the policy term, the paid-up Maturity benefit will be payable at maturity.

Where Paid-up Maturity Benefit = 100% X Total premiums paid, till the date policy becomes Paid-up.

On payment of Paid-up maturity benefit, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

For Without Return of Premium option if the policy has acquired Surrender Value, Unexpired risk premium value will be payable. Unexpired risk premium value is :

- Limited Pay: Unexpired risk premium value = 25% X [Number of months for which premiums are paid / (Premium Payment Term X 12)] X [1 – (Policy Month of surrender-1) / (Policy Term X 12)] X Total Premiums Paid
- Regular Pay: Unexpired risk premium value = 0

Revival

On revival of a lapsed or a paid-up policy, the original Death Benefit and Maturity Benefit (if applicable) shall be restored.

You can revive the policy subject to underwriting and the following conditions:

- The application for revival is made within 5 years from the due date of the first unpaid premium and before the termination date of the policy. Revival will be based on the prevailing Board approved underwriting policy.
- You should furnish, at your own expense, satisfactory evidence of health of the Life Assured as required by the prevailing Board approved underwriting policy.
- The arrears of premiums together with interest at such rate as we may charge for late payment of premiums are paid.
- Revival interest rates will be set monthly based on the prevailing yield on 10 year Government Securities and is equal to 150 basis points over the yield. The yield on 10 year Government Securities will be sourced from www.bloomberg.com. The revival interest rate for June 2025 is 7.86% p.a. compounded half- yearly.
- The revival interest rate will be reviewed on the 15th day of every month by us based on the 10-year G-Sec yield of one day prior to such review.
- We reserve the right to refuse to re-instate the policy. The revival will take effect only if it specifically communicated by us.
- Any change in revival conditions will be subject to prior approval from IRDAI and will be disclosed to you
- On revival of a lapsed or a Paid-up Policy, the original Death Benefit and Maturity Benefit (if applicable) shall be restored

Loan

- Loan will be available only for With Return of Premium plan option.
- Loans are available once the policy has attained a Surrender Value.
- Loan amount of up to 80% of Surrender Value can be availed.
- For other than in-force and fully paid-up policies, if the outstanding loan amount including interest exceeds the surrender value, the policy will be foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy.
- In the event of failure to repay the outstanding loan amount with interest by the required date, the policy will be foreclosed, the policy will terminate, and all rights, benefits and interests under the policy will stand extinguished. An in-force and fully paid-up policy will not be foreclosed.
- Before any benefits are paid out, loan outstanding together with the interest thereon if any will be deducted and the balance amount will be payable.
- The policy shall be assigned to the company for the purpose of availing the loan feature.
- Applicable interest rate will be equal to 150 basis points in addition to the prevailing yield on 10 year Government Securities. The yield on 10-year Government Securities will be sourced from www.bloomberg.com. The loan interest rate for June 2025 is 7.86% p.a. compounded half-yearly.
- The loan interest rate will be reviewed on the 15th day of every month by the company based on the 10-year G-Sec yield of one day prior to such review.
- The basis for computing loan interest will be reviewed from time to time and may be revised subject to the prior approval of the IRDAI.

Terms & Conditions

1. Suicide clause: In case of death due to suicide within 12 months:
 - from the date of commencement of risk of the policy, the nominee or beneficiary shall be entitled to higher of 80% of the total premiums paid till the date of death or surrender value as available on date of death, provided the policy is in force or
 - from the date of revival of the policy the nominee or beneficiary shall be entitled to an amount which is higher of 80% of the total premiums paid till the date of death or the surrender value as available on the date of death.

On payment of this all rights, benefits and interests under the policy will stand extinguished.
 2. Free look period: On receipt of the policy document, whether received electronically or otherwise, you have an option to review the policy terms and conditions. If You are not satisfied or have any disagreement with the terms and conditions of the Policy or otherwise and have not made any claim, the Policy Document needs to be returned to the Company with reasons for cancellation within 30 days from the date of receipt of the Policy Document
 3. Life stage protection: The policy has to be in force at the time of availing this feature. This feature needs to be exercised within 6 months from the date of the event and only if no claim for any benefit under the policy has been admitted. This feature is available to the Life Assured underwritten as a standard life at the time of inception of the policy. The insured life has to be less than 50 years of age at the time of opting for this feature. This feature is available for Regular Pay policies only.
 4. Terminal Illness: A Life Assured shall be regarded as Terminally Ill only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioners' specializing in treatment of such illness, is highly likely to lead to death within 6 months. The terminal illness must be diagnosed and confirmed by medical practitioners registered with the Indian Medical Association and approved by us. We reserve the right for independent assessment.
 5. Medical Practitioner: A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license. The Medical Practitioner
- Stamp duty under the policy,
 - Expenses borne by the Company on medical examination, if any

should neither be the insured person(s) himself nor related to the insured person(s) by blood or marriage nor share the same residence as the Life Assured.

6. Death Benefit as Income Options:

If you or the Claimant choose to receive the Death Benefit or a part of it as instalments over 5 years, the instalment amount shall be calculated such that the present value of instalments, computed as on date of death using a given interest rate, shall equal the amount of death benefit chosen to be taken as instalments under the policy. Such instalment amount shall be a level amount and once chosen shall remain fixed over the instalment period.

The discount rate used to compute the instalment amount shall be equal to the annualized yield on 10-year G-Sec (rounded down to nearest 25bps) less 100 basis points. The yield on 10-year Government Securities will be sourced from www.bloomberg.com. This rate will be reviewed twice every year on 1st of June and 1st of December. At any time during the instalment payment phase, the claimant can choose to terminate the instalment payment in exchange for a lump sum, in which case, the lump-sum payable shall be equal to the discounted value of all the future instalments due. The interest rate used to calculate the discounted value will be that as applicable on date of termination, using the above-mentioned formula.

7. Tax benefits: Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per applicable rates. The tax laws are subject to amendments made thereto

from time to time. Please consult your tax advisor for details.

8. Grace period: The grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for other frequencies of premium payment, commencing from the premium due date. The life cover continues during the grace period. In case of death or Terminal Illness of Life Assured during the grace period, applicable Death Benefit will be payable.

9. Lapsation:

With Return of Premium option

If any premium instalment is not paid within the grace period before the policy acquires a surrender value then the policy shall lapse, and the cover will cease. If the policy is not revived within the revival period, then the policy shall foreclose without any benefits payable and all rights and benefits under the policy shall stand extinguished.

If any premium instalment is not paid within the grace period any time after the policy acquires a surrender value then the policy shall become a paid-up policy and benefits will continue.

Without Return of Premium option

If any premium instalment is not paid within the grace period then the policy shall lapse, and the cover will cease. If the policy is not revived within the revival period, then the surrender value(if payable) and computed as on date of premium discontinuance shall become payable on the earliest of the following events:

- Event of death or diagnosis of terminal illness (whichever happens first) of the Life Assured,
- End of revival period, and

- Maturity date.
Post payment of such surrender value (if any), then the policy shall foreclose and all rights and benefits under the policy shall stand extinguished.
10. Renewal Premium in Advance: Collection of renewal premium shall be allowed, provided the premium is collected within the same financial year. However, where the renewal premium due in one financial year is being collected in advance in earlier financial year, insurers may collect the same for a maximum period of three months in advance of the due date of the premium. The renewal premium so collected in advance shall only be adjusted on the due date of the premium.
11. Change of frequency of premium payment: change in mode of premium payment is allowed during the Premium Payment Term, but shall be effective only from next Policy Anniversary. The modal loading will be applicable for new mode of premium payment option chosen.
12. Modal loadings: Loadings for various modes of premium payment are given below
- | Premium paying frequency | Modal Loading (as a % of Premium) |
|--------------------------|-----------------------------------|
| Monthly | 2.5% |
| Half-yearly | 1.25% |
| Yearly | 0% |
13. Nomination: Nomination in the Policy will be governed by Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.
14. Assignment: Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on this section, please refer to our website.
15. Section 41 of the Insurance Act, 1938 as amended from time to time: In accordance to the Section 41 of the Insurance Act, 1938 as amended from time to time, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.
16. Policies where Policyholder and Life Assured are different individuals: If the Policyholder and the Life Assured are different, then in the event of death of the Policyholder and upon subsequent intimation of the death with the Company the policy shall vest on the Life Assured. Thereafter, the Life Assured shall become the Policyholder and will be entitled to all benefits and subject to all liabilities as per the terms and conditions of the policy. The Life Assured cum Policyholder can register due nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time.
17. The product is also available for sale through online mode.
18. Section 45 of the Insurance Act, 1938, as amended from time to time: 1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of

the policy or the date of the rider to the policy, whichever is later. 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive. 4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the

ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation. 5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

19. Policy Servicing and Grievance Handling Mechanism: For any clarification or assistance, You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.iciciprulife.com. For updated contact details, We request You to regularly check Our website. If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@iciciprulife.com or 1800-2660.

Address:

ICICI Prudential Life Insurance Company Limited,
Unit 901A & 901B, 9th Floor, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400104.

For more details, please refer to the “Grievance Redressal” section on www.iciciprulife.com. If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below:

ICICI Prudential Life Insurance Co. Ltd.

Unit 901A & 901B, 9th Floor, Prism Towers,
Mindspace Link Road, Goregaon West,
Mumbai – 400104, Maharashtra.

If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach Policyholders' Protection and Grievance Redressal Department, the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (BIMA BHAROSA SHIKAYAT NIVARAN KENDRA)

155255 (or) 1800 4254 732

Email ID: complaints@irdai.gov.in

Address for communication for complaints by

fax/paper:

Policyholders' Protection and Grievance Redressal Department – Grievance Redressal Cell

Insurance Regulatory and Development Authority of India Survey No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad, Telangana State – 500032

You can also register your complaint online at bimabharosa.irdai.gov.in.

This is subject to change from time to time. Refer

<https://www.iciciprulife.com/services/grievance-redressal.html> for more details.

About ICICI Prudential Life Insurance

ICICI Prudential Life Insurance Company Limited is a joint venture between ICICI Bank Limited and Prudential Corporation Holdings Limited, a part of the Prudential group. ICICI Prudential began its operations in Fiscal 2001 after receiving approval from Insurance Regulatory Development Authority of India (IRDAI) in November 2000.

ICICI Prudential Life Insurance has maintained its focus on offering a wide range of savings and protection products that meet the different life stage requirements of customers.



For more information:

Customers calling from anywhere in India, please dial 1800 2660
Do not prefix this number with "+" or "91" or "00"

Call Centre Timings: 10.00 am to 7.00 pm
Monday to Saturday, except National Holidays.
To know more, please visit www.iciciprulife.com

ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.

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